

CATHAY GENERAL BANCORP

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1843080	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$11,573	\$10,788	-6.8%		
Loans	\$6,954	\$6,871	-1.2%		
Construction & development	\$830	\$535	-35.5%		
Closed-end 1-4 family residential	\$723	\$895	23.8%		
Home equity	\$207	\$218	5.2%		
Credit card	\$0	\$0			
Other consumer	\$14	\$11	-21.2%		
Commercial & Industrial	\$1,295	\$1,441	11.3%		
Commercial real estate	\$3,525	\$3,418	-3.0%		
Unused commitments	\$1,591	\$1,360	-14.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2,525	\$1,268	-49.8%		
Asset-backed securities	\$0	\$0	-3.6%		
Other securities	\$1,022	\$1,573	53.9%		
Cash & balances due	\$355	\$294	-17.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$10,178	\$9,281	-8.8%		
Deposits	\$7,531	\$7,030	-6.6%		
Total other borrowings	\$2,513	\$2,139	-14.9%		
FHLB advances	\$929	\$550	-40.8%		
Equity					
Equity capital at quarter end	\$1,387	\$1,499	8.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$110	\$97	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	11.0%	--		
Tier 1 risk based capital ratio	13.1%	14.8%	--		
Total risk based capital ratio	15.0%	16.7%	--		
Return on equity ¹	-9.5%	5.0%	--		
Return on assets ¹	-1.1%	0.7%	--		
Net interest margin ¹	2.8%	3.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	63.2%	98.0%	--		
Loss provision to net charge-offs (qtr)	133.0%	45.3%	--		
Net charge-offs to average loans and leases ¹	3.9%	1.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	18.0%	15.0%	3.8%	2.0%	--
Closed-end 1-4 family residential	1.1%	1.1%	0.1%	0.0%	--
Home equity	0.6%	1.0%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	2.1%	2.2%	0.7%	0.3%	--
Commercial real estate	4.0%	3.5%	0.7%	0.3%	--
Total loans	4.8%	3.6%	1.0%	0.4%	--